



Effective as of 1 December 2022 Raiffeisen Centrobank AG has transferred its certificates business to Raiffeisen Bank International AG including (i) all associated rights and obligations, and (ii) the legal position as issuer of existing securities, i.e. outstanding securities issued by Raiffeisen Centrobank AG. Therefore, as of 1 December 2022, Raiffeisen Bank International AG constitutes the issuer of and the debtor under the securities referred to in the product brochure.

Please be aware that the product brochure reflects the legal situation at the date of its creation and does not contain any updated information about the issuer.

EUROPE DIVIDEND STOCKS BOND 6

INVESTMENT PRODUCT WITH CAPITAL PROTECTION
GUARANTEE CERTIFICATE

- Underlying: EURO STOXX® Select Dividend 30 index
- Yield of 37% if the index quotes at or above the starting value at the end of the term
- 100% capital protected at the end of the term
- Term of 8 years, issuer risk
- Further information on opportunities/risks on the following pages

EURO STOXX® is a registered trademark of STOXX Ltd.



Certificates by



**Raiffeisen
CENTROBANK**

INVESTMENT IN HIGH DIVIDEND YIELDING STOCKS

In short:

With the Europe Dividend Stocks Bond 6 investors obtain a yield of 37% if the underlying EURO STOXX® Select Dividend 30 index quotes at or above the starting value at the end of the term (March 2027). In case of a negative index performance after 8 years, the investment is 100% capital protected at the end of the term.

KEY FACTS

Issuer	Raiffeisen Centrobank AG
Offer	continuous issuing
ISIN	AT0000A26A76
Issue price	100%
Nominal value	EUR 1,000
Subscr. period ¹	Feb 13 - Mar 20, 2019
Initial valuation date	Mar 21, 2019
Issue value date	Mar 22, 2019
Final valuation date	Mar 17, 2027
Maturity date	Mar 22, 2027
Starting value	closing price of the underlying index at the initial valuation date
Capital protect.	100% at the end of the term
Redemption level	137% of the starting value
Redemption	Provided that, at the final valuation date, the closing price of the underlying index quotes at or above the starting value, investors obtain a yield of 37%, otherwise redemption will be effected at 100% of the nominal value. Redemption at the maturity date depends on the solvency of Raiffeisen Centrobank*.
Listing	Vienna, Frankfurt, Stuttgart
Quotes	www.rcb.at

* Raiffeisen Centrobank AG is a 100% owned subsidiary of Raiffeisen Bank International AG – rating of RBI: www.rbinternational.com/ir/ratings

¹ Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Centrobank AG.

After the global market turmoil at the end of 2018 many investors feared the stock market's record bull run was coming to an end. Although shares have rebounded since, investors still remain anxious. The biggest macro economic topic remains the trade war between China and the United States with uncertainty surrounding Brexit also weighing on market sentiment.

In a market environment dominated by uncertainty, high dividend yielding stocks are especially popular. For cautious investors that expect a moderately positive performance of the EURO STOXX® Select Dividend 30 index over the next 8 years, the Europe Dividend Stocks Bond 6 presents a suitable investment opportunity. Besides the capital protection of 100%, the certificate offers investors the opportunity to obtain a yield of 37% of the nominal value at the end of the term (this equals 4.01% p.a.). The certificate has a term of 8 years. For details on risks and opportunities please see the following pages.

FUNCTIONALITY

At the initial valuation date the starting value (closing price of the underlying index) is determined. At the end of the term the starting value is compared to the closing price at the final valuation date. If the EURO STOXX® Select Dividend 30 index quotes at or above the starting value, redemption is effected at 137% of the nominal value. In case of a negative index performance the capital protection of 100% applies. At the final valuation date one of the following scenarios applies:

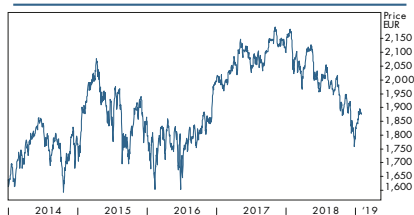
SCENARIO 1: Index quotes AT/ABOVE the starting value at the end of the term

Investors obtain EUR 1,370 per nominal value if the EURO STOXX® Select Dividend 30 index quotes at or above the starting value at the end of the term. This amount represents the maximum payout.

SCENARIO 2: Index quotes BELOW the starting value at the end of the term

In case of a negative index performance, the capital protection of 100% applies at the end of the term. This means that redemption is effected at 100% of the nominal value, which equals EUR 1,000 per nominal value.

The **100% capital protection** by Raiffeisen Centrobank only applies at maturity, i.e. during the term the certificate price may drop below 100%, but at the end of the term the investor obtains 100% of the nominal value in the worst case.

EURO STOXX® SELECT DIVIDEND 30 INDEX

As of: February 1, 2019, Source: Reuters (.SD3E)
ISIN: CH0020751589

Please note that past performance is no reliable indicator of future results.

TAXATION

Subject to KES_t

Not subject to foreigner KES_t

Please note that the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc. Tax treatment is generally subject to the personal circumstances of the investor and is subject to future change.

SUITED MARKET EXPECTATION

declining

sideways

rising

YOUR INVESTMENT HORIZON

< 3 years

3 to 5 years

> 5 years

NOTE

The referenced opportunities and risks represent a selection of the most important facts regarding the product.

For further information see the Base Prospectus (including possible amendments) – approved by the Austrian Financial Market Authority (FMA), deposited at the Oesterreichische Kontrollbank AG and published at www.rcb.at/en/securitiesprospectus, in the key information document and among „Customer Information and Regulatory Issues“ at www.rcb.at/en/customerinformation

REDEMPTION PROFILE

The performance of the index during the term is not relevant for the payout at the end of the term. Only the closing price of the index at the **final valuation date** is compared to the starting value.

INDEX PERFORMANCE	REDEMPTION AT THE END OF THE TERM
+50%	EUR 1,370 per nominal value (137%)
+25%	EUR 1,370 per nominal value (137%)
+10%	EUR 1,370 per nominal value (137%)
0%	EUR 1,370 per nominal value (137%)
-10%	EUR 1,000 per nominal value (100%)
-25%	EUR 1,000 per nominal value (100%)
-50%	EUR 1,000 per nominal value (100%)

UNDERLYING: EURO STOXX® Select Dividend 30 index

- The index tracks the performance of **30 high-dividend yielding stocks** in the eurozone
- These stocks are usually less volatile than the overall market and, from a long-term perspective, they post a stable performance
- The index comprises stocks from the following **8 countries of the Eurozone**: Belgium, Finland, France, Germany, Italy, the Netherlands, Portugal and Spain
- Well-known **companies** in the index include: Allianz, Axa, BASF, BNP Paribas, Daimler, Munich Re, Orange, Siemens, Total, Unilever

Source: www-stoxx.com, as of February, 2019

OPPORTUNITIES

- **Yield opportunity:**
With this Guarantee Certificate investors can obtain a yield even if the price of the underlying index does not increase.
- **Capital protection at the end of the term:**
The Europe Dividend Stocks Bond 6 is 100% capital protected at the end of the term, i.e. at the end of the term the investor receives at least the nominal value. Loss of value due to inflation is not covered by the capital protection.
- **Secondary market:**
Tradability on the secondary market, no management fees

RISKS

- **No yield if the index performance is negative:**
If the EURO STOXX® Select Dividend 30 index does not quote at or above the starting value at the end of the term, the investor obtains no yield.
- **Price fluctuations during the term:**
During the term the price of the certificate may drop below 100%; the capital protection applies exclusively at the end of the term.
- **Issuer risk / Bail-In:**
Certificates are not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Centrobank AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency (issuer risk) or an official directive (Bail-in). A total loss of the capital invested is possible.

DISCLAIMER

In spite of all possible care taken, the data contained in this marketing communication are provided purely as non-binding information. This marketing communication constitutes neither investment advice, an offer or a recommendation nor an invitation to execute a transaction. The information contained in this marketing communication is generic and no consideration is given to the personal circumstances of potential investors. The information contained in this marketing communication substitutes neither the necessary individual investment advice for the purchase or sale of investments nor shall any investment decision be taken on the basis of this document. This marketing communication has not been prepared in accordance with legal requirements designed to promote the independence of investment research and is not subject to the prohibition on dealing ahead of the dissemination of investment research.

The sole legal basis for all financial instruments described in this marketing communication is the Base Prospectus (including any possible supplements or amendments) which has been approved by the Austrian Financial Market Authority (FMA) in connection with the corresponding Final Terms of the financial instruments. The approved Base Prospectus (including any possible supplements or amendments) has been deposited at the Oesterreichische Kontrollbank AG. These documents as well as further information are provided on the website of Raiffeisen Centrobank AG at www.rcb.at/en/securitiesprospectus or www.rcb.at. Additional information on the financial instruments described herein may also be obtained from the respective key information documents that are available for download on the website of Raiffeisen Centrobank AG (www.rcb.at). Unless otherwise explicitly expressed in any of the cited documents above, no measures have been taken in any national legal system which should permit a public offering of the products described therein. Raiffeisen Centrobank AG explicitly excludes any liability in relation to the correctness, appropriateness and completeness of the information presented herein.

During the term, the market price of the certificate may drop below 100% of the issue price due to price fluctuations. The capital protection of 100% exclusively applies at the end of the term. The market price of the certificate need not develop simultaneously in accordance with the market price of the underlying instrument during the term. During the term, the market price of the certificate is subject to various influencing factors such as volatility, coupon, credit rating of the issuer and remaining term.

Issuer Risk/Creditor Participation ("bail-in"): Redemption or repayment of the certificate at the end of the term is dependent on the solvency of the issuer (issuer risk). Investors are exposed to the risk that Raiffeisen Centrobank AG as an issuer might be unable to fulfil its obligations in respect of the described financial instruments, such as in the event of insolvency (inability to pay/over-indebtedness) or a legal order to initiate resolution measures. The resolution authority may also issue such an order before any insolvency proceedings if the issuer is judged to be in crisis. Under these circumstances the resolution authority has wide-ranging powers to take action (so-called "bail-in instruments"). For example, it can reduce the claims of investors in respect of the described financial instruments to zero, terminate the described financial instruments, or convert them into shares of the issuer and suspend investors' rights. More detailed information is available at www.rcb.at/en/basag. Under certain circumstances, the issuer has the right to redeem the certificate prior to the maturity date. A total loss of the capital invested is possible.

Past performance is no reliable indicator of future results. Please refer to the Base Prospectus for additional disclosures on risks as well as further information.

The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change. As regards tax treatment and impact on the investor's individual tax situation, the investor is advised to consult with a tax advisor. This report is based on the knowledge the persons preparing the document have obtained up to the date of creation. Please note that the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc.

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Further information may be obtained from the consultant at your local bank, on the Internet at www.rcb.at or on the product hotline of Raiffeisen Centrobank AG: +43 (0)1 51520 - 484.

Your Contacts at Raiffeisen Centrobank AG, A-1015 Vienna, Tegethoffstrasse 1:

Product Hotline	Ph.: +43 1/51520 - 484	produkte@rcb.at
Heike Arbter (Head of Structured Products)	Ph.: +43 1/51520 - 407	heike.arbter@rcb.at
Philipp Arnold	Ph.: +43 1/51520 - 469	philipp.arnold@rcb.at
Roman Bauer	Ph.: +43 1/51520 - 384	roman.bauer@rcb.at
Raphael Bischinger	Ph.: +43 1/51520 - 432	raphael.bischinger@rcb.at
Vera Buttlinger	Ph.: +43 1/51520 - 350	vera.buttlinger@rcb.at
Walter Friehsinger	Ph.: +43 1/51520 - 392	walter.friehsinger@rcb.at
Marianne Kögel	Ph.: +43 1/51520 - 482	marianne.koegel@rcb.at
Kathrin Korinek	Ph.: +43 1/51520 - 401	kathrin.korinek@rcb.at
Anna Kujawska	Ph.: +43 1/51520 - 404	anna.gaszynska@rcb.at
Jaroslav Kysela	Ph.: +43 1/51520 - 481	jaroslav.kysela@rcb.at
Thomas Mairhofer	Ph.: +43 1/51520 - 395	thomas.mairhofer@rcb.at
Aleksandar Makuljevic	Ph.: +43 1/51520 - 385	aleksandar.makuljevic@rcb.at
Monika Mrnustikova	Ph.: +43 1/51520 - 386	monika.mrnustikova@rcb.at
Premysl Placek	Ph.: +43 1/51520 - 394	premysl.placek@rcb.at
Thomas Pusterhofer	Ph.: +43 1/51520 - 379	thomas.pusterhofer@rcb.at
Michal Polin	Ph.: +421/257203 - 041	michal.polin@rcb.sk
Martin Rainer	Ph.: +43 1/51520 - 391	martin.rainer@rcb.at
Ludwig Schweighofer	Ph.: +43 1/51520 - 460	ludwig.schweighofer@rcb.at
Thomas Stagl	Ph.: +43 1/51520 - 351	thomas.stagl@rcb.at
Alexander Unger	Ph.: +43 1/51520 - 478	alexander.unger@rcb.at
Martin Vonwald	Ph.: +43 1/51520 - 338	martin.vonwald@rcb.at



Certificates by 